



Montgomery County Government

2016 CVS/caremark Prescription Plan Summary

CVS/caremark™

Agenda

- 1** Key Considerations
- 2** How to Save Money
- 3** Working Together
- 4** Plan Changes

Key Considerations

Your co-pay is not the total cost of your medication!

On average, the County pays more than 90% of the medication cost.

Don't choose a plan based solely on the co-pay. You should look at your total annual out of pocket expenses including the premiums you pay when choosing a plan.

What Are Your Co-pays and Deductibles for 2016?

Standard Plan: \$50 annual deductible per individual or family

- Mail Co-pays: \$10/\$20/\$35 (90-day supply)
- Retail Co-pays: \$10/\$20/\$35 (co-pays are per 30-day supply)

HIGH \$4/\$8 Option Plan: No annual deductible

Mail: \$4/\$8 (90-day supply)

Retail: \$4/\$8 (co-pays are per 30-day supply)

HIGH \$5/\$10 Option Plan: No annual deductible

Mail: \$5/\$10 (90-day supply)

Retail: \$5/\$10 (co-pays are per 30-day supply)

Indemnity Plan (closed plan): Overall plan deductible applies (\$200 individual; \$400 family)

- Mail: 20% Co-pay
- Retail: 20% Co-pay

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Generics

Using a generic medicine, when available, provides a cost-saving opportunity for both you and Montgomery County and is an excellent way for you to manage your out-of-pocket prescription expenses.

If you request a brand-name medicine when a generic alternative medicine is available, your total out-of-pocket costs for your prescription are higher. You pay the generic co-pay plus the difference in cost between the brand-name medicine and the generic medicine.

If your physician requests a brand-name medicine when a generic alternative medicine is available, your total out-of-pocket costs for your prescription are higher. You pay the generic co-pay plus the difference in cost between the brand-name medicine and the generic medicine.

***This Penalty can be waived if the physician provides documentation of medical necessity for the brand.*

Example- HIGH Option

- Generic Prilosec is Omeprazole
\$4 co-pay at either Retail or Mail.
- Brand Prilosec
If you or your physician request the brand instead of the generic, you will pay \$135.34 at Retail or \$349 at Mail. That is the difference between the cost of the brand and generic medication and the \$4 co-pay.

Maintenance Choice

- Montgomery County Government and CVS Caremark are pleased to continue to offer Maintenance Choice.
 - Plan members have the ability to fill 90-days' supply of maintenance medications at either Caremark Mail Service OR a CVS/pharmacy retail location of your choice.
 - You will pay the same co-pay at CVS/pharmacy as you would at Caremark Mail Service for these maintenance medications.
 - For those members electing to continue to use another retail pharmacy, a two (2) fill limit will still apply. In other words, after two (2) non-CVS/pharmacy retail fills of a maintenance medication, you will pay the difference between the retail cost and mail cost plus your co-pay.

Example- HIGH Option

- Diovan at retail for 30 day supply would be \$4.
- On your third fill, if you stay at retail, your co-pay would be \$14.30 for a 30 day supply. At Mail, your co-pay would be \$4 for a 90 day supply.

How Do I Use CVS/caremark Mail Service?

- It is easy to begin using CVS Caremark Mail Service!

Here's all you have to do to take full advantage of your prescription benefits:

– Option 1:

Call FastStart® toll-free at 1-866-273-5268 (TDD assistance, please dial 1-800-863-5488) and provide your:

- Plan participant ID number (on your benefit ID card)
- Prescription name
- Doctor's name and phone number
- Mailing address
- Payment information
- The representative will contact your doctor – and even fill out the order form for you!

How Do I Use CVS/caremark Mail Service? (Cont'd)

– Option 2:

Provide your doctor's office the FastStart® toll-free physician number 1-800-378-5697

- Let your doctor call in the prescription
- To expedite processing, please give your doctor the ID number from your ID card along with your address.

– Option 3:

Get a written prescription for up to a 90-day supply from your doctor, with as many as three refills (if appropriate). Complete the mail service order form and send it with your prescription and the applicable payment to CVS Caremark.

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Utilization Management and Review

- One of the ways to ensure cost-effective care is through a review process that evaluates prescriptions filled through the mail service and participating retail pharmacies. In some instances, as part of this review, CVS Caremark pharmacists may consult with your doctor by telephone or fax to discuss your prescription.
- CVS Caremark works with your doctor to provide them with the latest medical guidelines and appropriate therapy. The CVS Caremark pharmacist may ask your doctor if the prescribed medicine is the most effective and least costly alternative. This conversation between the pharmacist and your doctor could result in your doctor changing the prescribed medicine. Examples include:
 - Generic and preferred brand substitutions
 - Dosage level may be changed
 - Duration of therapy may be changed

Caremark.com

Mail-Service Alerts Preferences

Order Status

(Received, shipped, problem, etc.)

Email



Call me



Refill Reminder

(Available, about to expire, etc.)



Savings Alert

(Mail service, generics, etc.)



Important Health/Rx Updates

(Dosage, adherence, new features, etc.)



☒ Place a copy of all alerts in my Caremark.com secure Message Center

Newsletter Preferences

Receive monthly email newsletters from Caremark: 

☒ Caremark.com tips & general health information.

Condition-specific newsletters:

☐ Asthma Update ☐ Diabetes Update ☐ Fitness Update

Generic Options

Here are your potential savings options for the prescription drugs you selected. If you want to recalculate savings options for other family members or prescription drugs, simply click on Savings Options to look for more ways to save at Caremark.com

[Savings Options](#) [Printable Page](#)

Legend

 =Brand  =Generic  =Mail Service  =Retail Pharmacy

You selected: TEMOVATE 0.05% OIN

Medication	Type	Via	Qty	Days Supply	You Pay		Your Estimated Annual Cost (\$)
					Today	Annually	
CLOBETASOL_0.05% OINTMENT Generic			30.0	15	\$10.00	\$240.00	
TEMOVATE 0.05% OIN Brand w/ Generic			30.0	15	\$122.50	\$2940.00	



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Welcome to the improved Caremark.com
New navigation designed with YOU in mind.

Member Quick Links

- [Benefits of Registration](#)
- [Register Now](#)
- [Refill a Prescription](#)
- [Check Drug Cost](#)
- [My Drug List](#)
- [Medical Library](#)
- [Drug Search](#)

Health Information & Tools

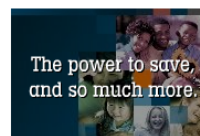
[What's New](#) [Health Tools](#) [News & Features](#)

Today's Features

- [Negative Thinking: Break the Cycle](#)
- [Check Out Our Medical Library](#)
- [How Many Calories Are You Drinking?](#)

Today's Stories

- [Drug-Resistant Staph Infections](#)
- [Idlers: Little-Known Choking](#)
- [Is Drinking for a Good Workout? Try](#)



The power to save,
and so much more.

Products & Services

- [Caremark Specialty Pharmacy](#)
- [Accordant Care](#)
- [Generics](#)
- [View our Site Tour](#)
- [CVS.com](#)
- [MinuteClinic](#)

Professional Services

- [Client Services](#)
- [Health Professional Services](#)

What You Can Do on Caremark.com

- View savings options, based on prescription history
- Access family claims and savings opportunities
- Identify savings for mail service, generics, preferred drugs

CVS CAREMARK

Hi, John Logout

Visit the Savings Center You have no recent orders You have 8 new messages

Search

Home Prescriptions & Coverage Drug Information Health Resources

My Prescriptions

- Refill Prescriptions
- Check Order Status
- View Prescription History
- View/Print Prescription Report
- New Prescriptions
- Savings Center
- Account Balance

My Coverage

- Check Drug Coverage
- Find Local Pharmacy
- My Drug List
- My Prescription
- Print Forms
- Print ID Card

My Account

- Update Profile

Medication Pricing and Coverage Results

Step: 1

Here's what we know: For the benefit plan of John Doe born

Same medication class: Cholesterol Lowering Drugs (Statins)

Plan Preferred Options | Show All | Hide All | Legend

Medication	Estimated Monthly Retail Price
	Lower Cost Higher Cost
<input checked="" type="checkbox"/> Pravastatin Tablet Generic "Additional savings may apply"	
<input checked="" type="checkbox"/> Simvastatin Tablet Generic "Additional savings may apply"	
<input checked="" type="checkbox"/> Lipitor Tablet Preferred Brand Your Selection	

Start Over Compare

Medication Comparison

Step: 1-2-3-Results

Back to Results

Check Coverage Again Printable Page

Medication	Qty At A	Qty	Days Supply	Total	Your Cost	Annual Cost	Employer Cost	Annual Cost
Pravastatin- tating	90	90	90	\$20.00	\$80.00	\$159.59	\$634.36	
Generic	90	90	90	\$20.00	\$80.00	\$163.27	\$653.08	
Simvastatin- tating	90	90	90	\$20.00	\$80.00	\$190.25	\$761.00	
Generic	90	90	90	\$20.00	\$80.00	\$190.25	\$761.00	
Lipitor 20mg Preferred Brand Your Selection	34	34	34	\$19.00	\$100.00	\$9.70	\$97.00	
Generic	34	34	34	\$19.00	\$100.00	\$9.70	\$97.00	
Simvastatin- tating	34	34	34	\$30.00	\$300.00	\$78.18	\$781.80	
Generic	34	34	34	\$30.00	\$300.00	\$78.18	\$781.80	
Lipitor 20mg Preferred Brand Your Selection	34	34	34	\$19.00	\$100.00	\$130.14	\$1,301.40	
Generic	34	34	34	\$19.00	\$100.00	\$130.14	\$1,301.40	

Check Coverage Again Back to Results

Legend

- Consider Using Mail Service
- Consider Using a Preferred Medication
- Consider Using a Generic
- Best Cost Choice Made!

View Savings Option for John Doe 11-19-1954

Information is based on prescriptions purchased in the last 12 months.

Your Total Drug Cost - Retail: \$1157.34

Caremark Mail Service Option

The following medication(s) may be ideal for Caremark Mail Service

Select Drug	Drug Name	Drug Type	Savings Option
<input checked="" type="checkbox"/>	PENTASA 500MG CR CAP	Brand w/o generic	
<input type="checkbox"/>	CARAFATE 1GM/10ML SUS	Brand w/o generic	
<input type="checkbox"/>	PROMETHEGAN 25MG SUP	Generic	
<input type="checkbox"/>	KLOR-CON 8 8MEQ ER TAB	Generic	

Calculate

Your Total Drug Cost - Brand: \$694.48

Generic Equivalent Option

The following medication(s) has an equivalent generic available.

Select Drug	Drug Name	Drug Type	Savings Option
<input checked="" type="checkbox"/>	TEMOVATE 0.05% OIN	Brand with generic	

Calculate

Communication Preferences

- Through Caremark.com, Members with Smart Phones can opt-in for:
 - Text Messages
 - eMails
 - Inbound Automated Calls
 - eNewsletters
- These messages engage the Members and help you Save Money, Save Time and Stay Healthy.

Alerts

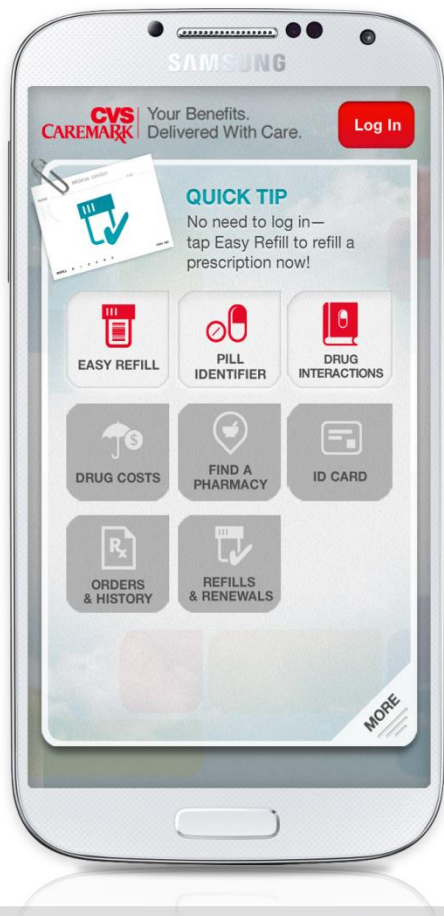
Please choose the alert messages you would like to receive and the method by which you would like to receive them. You may only choose one contact method for each alert type.

Click ☐ or ☐ to show or hide the alert types within each section. Use the check boxes to refine your selections. Click on "Update" to save your preferences.

	E-mail Me	Call Me	Text Me	Do Not Notify
<input type="checkbox"/> Order Status	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input checked="" type="checkbox"/> Notify me when there is a problem with my order.				
<input checked="" type="checkbox"/> Notify me when my order is held due to early refill.				
<input checked="" type="checkbox"/> Notify me when my order is delayed.				
<input checked="" type="checkbox"/> Notify me when my order is received.				
<input checked="" type="checkbox"/> Notify me when my order is shipped.				
<input type="checkbox"/> Refill Reminder	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input checked="" type="checkbox"/> Notify me when I have a refill available.				
<input checked="" type="checkbox"/> Notify me when I have no refills left.				
<input checked="" type="checkbox"/> Notify me when my refill is about to expire.				
Important Health and Prescription Updates	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

☒ Check this box to place a copy of all alerts in your Secure Message Center. We do not disclose confidential personal health information through e-mail, text or phone alerts. This information will only appear in your Secure Message Center.

Mobile App Enhancements



OUR GOAL IS TO PROVIDE MEMBERS WITH:

- The simplest and best experience, regardless of device
- Quickest access to their Rx info
- Optimal self-service tools


WHAT'S NEW:

- Native pre-log in functions for iPhone and Android
 - Scan to refill
 - Pill identifier
 - Drug interaction checker

NEXT STEPS

- Capitalize on tablet characteristics to provide best-of-breed experience

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2016 Plan changes will NOT apply towards the following unions

- International Association of Firefighters
- Service, Labor and Trade
- Office, Professional and Technical

Traditional Generic Step Therapy



Generic Step Therapy & You

Your first step on the path to better health for less

Welcome to the CVS Caremark Generic Step Therapy program. This program helps you and your doctor choose a lower-cost, generic medicine as the FIRST STEP in treating your health condition.*

Just because a medicine costs more doesn't mean it works better. Some health conditions have many treatment options that vary in cost. Generic Step Therapy helps make sure the medicines that are effective and priced right are used first.*

It makes sense to try a generic medicine as the first step in treating your health condition. Why? Because for many people, they work just as well as other medicines but can cost up to 80 percent less.**

With Generic Step Therapy, if you choose to stay on your current, higher-cost brand-name medicine, you may have to pay the full price if you have not tried a generic option to treat your health condition.[†] For some health conditions, you may have to try two generic options, depending on your plan.

Why pay more to treat your condition when a generic medicine may provide the same health benefits for less?[‡]

Remember, lower cost does not mean lower quality. Choose a generic medicine and treat your health condition for less!

How Do You Take The First Step?



STEP 1

Talk to your doctor to find out which lower-cost, generic options may be right for you



STEP 2

Ask your doctor to call in your new prescription(s) to:

- **Retail pharmacy:** Find one included in the CVS Caremark Network at www.caremark.com
- **CVS Caremark Mail Service Pharmacy:** Your doctor can fax, e-prescribe or call toll-free at 1-800-378-5697



STEP 3

Fill your new prescription(s) and treat your health condition for less![§]

Want To Learn More?

Learn more about Generic Step Therapy by watching this short video: www2.caremark.com/sitetour/steptherapy/. You can also visit Caremark.com and click "Find Savings and Opportunities" OR call the toll-free number on the back of your prescription ID card. We are ready to help!

Specialty Guideline Management

Comprehensive Analysis Is The Key To Proper Utilization

Specialty Guideline Management helps ensure members are taking the right dose of the right medication. We assess prescribed therapies using a three-stage strategy that promotes safe, appropriate and effective treatment.

1

Initial Clinical Evaluation

Review for appropriateness and safety, guided by evidence-based criteria

Pharmacogenomic protocols for members prescribed select oncology and hepatitis C therapies

Lab data reviewed in accordance with guidelines

Clinical step edits incorporated as appropriate

2

Ongoing Clinical Evaluation

Monitoring for therapeutic effectiveness, current drug safety and disease progression

3

Retrospective Clinical Evaluation

Consultative guidance for future management

Applies only to Specialty Medications

Advance Control Specialty Formulary

- Generics should be the first line of prescribing
- There may be multiple brand name medications to treat a condition
- CVS/Caremark may contact your doctor after receiving your RX to request a consideration of a drug list product or generic equivalent
- Visit www.caremark.com/acsdruglist.com for preferred list

Compound Exclusions

- Due to marketplace changes, compounded prescriptions are subject to a Prior Authorization if the prescription costs over \$300. A clinical review will be done to ensure the prescription is being used in line with FDA approved indications.
- Classes of compounded medications that are excluded (not FDA approved)
 - Bulk Powders
 - Proprietary Bases
 - Compounding Kits
 - Analgesic Pain Patches

Thank you